

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

CYNTHIA MARIE YOUNGSTEAD

Debtor(s)

Case No. 14-21964CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/13/2014.
- 2) The plan was confirmed on 07/07/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 12/01/2014, 02/05/2016, 04/04/2017, 09/07/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/17/2015, 01/19/2017, 06/15/2018.
- 5) The case was completed on 06/03/2019.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,075.00.
- 10) Amount of unsecured claims discharged without payment: \$51,024.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$18,026.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$18,026.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$739.72
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,739.72

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY CLINIC++	Unsecured	250.00	NA	NA	0.00	0.00
ALLIANCE ONE RECEIVABLES MGM	Unsecured	437.00	NA	NA	0.00	0.00
ALTAIR OH XIII LLC	Unsecured	5,750.00	6,082.26	6,082.26	1,258.39	0.00
BANK OF AMERICA**	Unsecured	8,183.00	NA	NA	0.00	0.00
BANK OF AMERICA**	Secured	25,048.00	25,040.02	0.00	0.00	0.00
BANK OF AMERICA**	Priority	0.00	0.00	0.00	0.00	0.00
CERASTES LLC	Unsecured	5,835.00	6,206.52	6,206.52	1,284.10	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	6,529.00	NA	NA	0.00	0.00
CITY OF PITTSBURGH (EIT)**	Unsecured	NA	458.49	458.49	94.86	0.00
CREDIT COLLECTIONS USA	Unsecured	100.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS USA	Unsecured	80.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	9,460.00	9,709.81	9,709.81	2,008.92	0.00
FEDERAL NATIONAL MORTGAGE AS	Secured	110,655.00	110,428.02	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	5,000.00	3,122.40	3,122.40	3,122.40	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	661.70	661.70	136.91	0.00
MARRIOTT OWNERSHIP RESORTS IN	Secured	6,945.00	0.00	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	700.00	NA	700.00	700.00	0.00
PEOPLES NATURAL GAS CO LLC - EC	Unsecured	NA	40.76	40.76	8.43	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	NA	0.00	0.00	0.00	0.00
PNC BANK NA	Unsecured	10,857.00	11,163.52	11,163.52	2,309.68	0.00
QUALICARE HOME MEDICAL++	Unsecured	500.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	454.00	454.74	454.74	94.09	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	504.00	504.14	504.14	104.31	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	5,626.00	5,626.94	5,626.94	1,164.19	0.00
ROTECH HEALTHCARE INC	Unsecured	300.00	NA	NA	0.00	0.00
WEST PENN ALLEGHENY HEALTH S'	Unsecured	1,000.00	NA	NA	0.00	0.00
WESTERN PENNSYLVANIA HOSPITA	Unsecured	1,200.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,822.40	\$3,822.40	\$0.00
TOTAL PRIORITY:	\$3,822.40	\$3,822.40	\$0.00
GENERAL UNSECURED PAYMENTS:	\$40,908.88	\$8,463.88	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,739.72</u>	
Disbursements to Creditors	<u>\$12,286.28</u>	
TOTAL DISBURSEMENTS :		<u>\$18,026.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/08/2019

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.